

**REPLY UNDER 37 CFR 1.116
EXPEDITED PROCEDURE
EXAMINING GROUP ART UNIT**

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

) Confirmation No.: 5571
)
Applicants: BEGGINS et al.) Group Art Unit: 3692
)
Application No.: 10/022,075) Examiner: Clement B. Graham
)
Filing Date: 12/18/2001) AMENDMENT and RESPONSE to
) January 11, 2008 Final Office Action
)
For: APPARATUS AND METHOD FOR) Docket No.: G04.012/U
FACILITATING)
COMMUNICATION FOR) PTO Customer Number 67338
BORROWERS AND INVESTORS) Buckley, Maschoff & Talwalkar LLC
REGARDING COMMERCIAL) Attorneys for General Electric Company
MORTGAGES) 50 Locust Avenue
) New Canaan, CT 06840
)

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Final Office Action mailed January 11, 2008, please amend the above-identified application as follows:

Amendments to the claims are reflected in the listing of claims which begins on page _ of this paper.

Remarks begin on page _ of this paper.